

Table 1. Participation rates in employer-sponsored retirement and savings plans, by category of worker, 1994-95
(percent)

Series	Total ¹	Defined benefit plans	Defined contribution plans
Civilian workers	57	36	33
White-collar occupations	66	41	39
Blue-collar occupations	58	37	36
Service occupations	30	22	12
Full-time workers	66	42	39
Part-time workers	23	15	12
Union workers	87	83	22
Nonunion workers	50	27	35
State and local government workers	89	86	8
White-collar occupations	91	87	8
Blue-collar occupations	91	87	8
Service occupations	84	82	7
Full-time workers	95	91	9
Part-time workers	56	55	4
Union workers	91	91	4
Nonunion workers	88	81	12
Private industry workers	51	28	37
White-collar occupations	60	31	46
Blue-collar occupations	56	34	37
Service-occupations	21	12	13
Goods-producing industries ²	67	43	46
Service-producing industries ³	46	23	34
Full-time workers	60	33	44
Part-time workers	20	11	13
Union workers	85	77	33
Nonunion workers	47	21	38
Establishment size:			
1-99 workers	33	12	26
100-499 workers	60	30	43
500 or more workers	82	60	55

¹ Sum of individual items exceed total because some employees may participate in both types of plans.

² Includes mining, construction, and manufacturing.

³ Includes transportation, communications, and public utilities; wholesale and retail trade; finance, insurance, and real estate; and service industries.

Table 2. Employer costs per hour worked for total compensation and retirement and savings plans and relative errors¹ by major categories, March 1996

Series	Total compensation		Retirement and savings		Defined benefit plans		Defined contribution plans	
	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Civilian workers	\$18.68	100.0	\$0.75	4.0	\$0.51	2.7	\$0.23	1.3
White-collar occupations	22.52	100.0	.92	4.1	.60	2.7	.32	1.4
Blue-collar occupations	17.28	100.0	.68	3.9	.49	2.8	.19	1.1
Service occupations	10.17	100.0	.37	3.6	.31	3.1	.05	.5
State and local government workers	25.73	100.0	1.90	7.4	1.76	6.9	.13	.5
White-collar occupations	28.56	100.0	2.02	7.1	1.86	6.5	.16	.6
Blue-collar occupations	20.88	100.0	1.51	7.2	1.41	6.8	.10	.5
Service occupations	18.92	100.0	1.71	9.0	1.65	8.7	.06	.3
Private industry workers	17.49	100.0	.55	3.1	.30	1.7	.25	1.4
White-collar occupations	21.10	100.0	.66	3.1	.30	1.4	.36	1.7
Blue-collar occupations	17.04	100.0	.62	3.6	.42	2.5	.20	1.2
Service occupations	8.61	100.0	.13	1.5	.08	.9	.05	.6
Goods-producing industries ²	21.27	100.0	.80	3.7	.48	2.3	.32	1.5
Service-producing industries ³	16.28	100.0	.47	2.9	.24	1.5	.23	1.4
Full-time workers	20.01	100.0	.67	3.4	.36	1.8	.31	1.6
Part-time workers	9.19	100.0	.13	1.4	.08	.8	.05	.5
Union workers	23.31	100.0	1.32	5.7	1.06	4.5	.27	1.1
Nonunion workers	16.61	100.0	.43	2.6	.18	1.1	.25	1.5
Establishment size:								
1-99 workers	14.85	100.0	.34	2.3	.16	1.1	.18	1.2
100 or more workers	20.09	100.0	.75	3.7	.43	2.2	.31	1.6
100-499 workers	16.61	100.0	.49	3.0	.26	1.6	.23	1.4
500 or more workers	24.03	100.0	1.03	4.3	.63	2.6	.41	1.7
Relative error								
Civilian workers	0.8		2.0		2.4		3.7	
White-collar occupations	1.2		2.9		3.4		4.4	
Blue-collar occupations	1.2		3.7		4.3		6.1	
Service occupations	1.3		6.2		6.6		11.0	
State and local government workers	1.1		2.1		2.2		9.2	
White-collar occupations	1.2		2.4		2.4		9.6	
Blue-collar occupations	2.8		7.4		7.8		17.7	
Service occupations	3.0		6.7		6.9		24.9	
Private industry workers	1.0		3.0		4.1		4.0	
White-collar occupations	1.4		4.4		6.4		4.9	
Blue-collar occupations	1.3		4.4		5.4		6.3	
Service occupations	1.1		5.8		4.9		12.1	
Goods-producing industries ²	2.0		4.8		5.6		7.7	
Service-producing industries ³	1.1		4.0		5.6		5.1	
Full-time workers	1.1		3.0		4.0		3.9	
Part-time workers	2.1		14.0		19.7		21.2	
Union workers	1.8		5.7		5.9		9.1	
Nonunion workers	1.2		3.6		5.5		4.3	
Establishment size:								
1-99 workers	1.3		5.5		8.3		6.3	
100 or more workers	1.5		3.8		5.2		4.8	
100-499 workers	2.1		5.1		8.1		6.8	
500 or more workers	1.6		5.1		6.9		5.6	

¹ The relative error is the standard error expressed as a percent of the cost. We can be 95-percent confident that the interval around the cost estimate bounded by two times plus and two times minus the standard error contains the 'true' cost.

² Includes mining, construction, and manufacturing.

³ Includes transportation, communications, and public utilities; wholesale and retail trade; finance, insurance, and real estate; and service industries.